

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CLIFFORD FRANKO

Case No. 17-15583

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2017.
- 2) The plan was confirmed on 07/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/07/2017.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,325.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$2,325.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$110.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$110.05**

Attorney fees paid and disclosed by debtor:	\$128.24
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	15,175.00	30,725.57	31,225.57	1,498.32	716.63
ALLY FINANCIAL	Unsecured	14,496.00	NA	NA	0.00	0.00
AMERICAN WEB LOAN	Unsecured	1,500.00	NA	NA	0.00	0.00
AMITA HEALTH ADVENTIST	Unsecured	1,000.00	542.60	542.60	0.00	0.00
CHARTER FITNESS	Unsecured	240.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	400.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	815.00	2,615.16	2,615.16	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	NA	483.89	483.89	0.00	0.00
DEPARTMENT OF EDUCATION/MOH	Unsecured	4,797.00	4,853.82	4,853.82	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	296.00	NA	NA	0.00	0.00
FIRST CHOICE	Unsecured	48,962.00	NA	NA	0.00	0.00
FIRST CHOICE	Secured	42,000.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURIT	Unsecured	1,100.00	1,014.00	1,014.00	0.00	0.00
IL DEPT OF REVENUE	Priority	127.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	428.89	428.89	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	5,673.85	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	562.08	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	501.55	501.55	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	6,417.00	6,499.89	6,499.89	0.00	0.00
LION LOANS	Unsecured	500.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	606.00	641.58	641.58	0.00	0.00
MARQUETTE GENERAL HOSPITAL	Unsecured	300.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	693.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	716.00	716.33	716.33	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	627.00	627.36	627.36	0.00	0.00
NICOR GAS	Unsecured	700.00	709.30	709.30	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	600.00	1,278.50	1,278.50	0.00	0.00
PNC	Unsecured	600.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,548.00	1,548.00	1,548.00	0.00	0.00
SPRINT NEXTEL	Unsecured	400.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	400.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TCF BANK	Unsecured	300.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	472.00	472.52	472.52	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	800.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,225.57	\$1,498.32	\$716.63
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$31,225.57</b>	<b>\$1,498.32</b>	<b>\$716.63</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$428.89	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$428.89</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,504.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$110.05</u>
Disbursements to Creditors	<u>\$2,214.95</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$2,325.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/08/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.